



**IT IS ORDERED as set forth below:**

**Date: September 10, 2020**

*Paul W Bonapfel*

**Paul W. Bonapfel**  
**U.S. Bankruptcy Court Judge**

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

IN RE: ) CASE NO. 16-42570-PWB  
Kristopher O. Calhoun and )  
Jessica L. Calhoun ) CHAPTER 13  
Debtors. )

**ORDER ON DEBTORS' MOTION TO SELL REAL PROPERTY**

On August 11, 2020, Debtor filed a Motion to Sell Real Property Pursuant to Bankruptcy Rule 6004 (Doc No. 57) seeking an approval of sale of one house located at 204 Bailie Lane, Chatsworth, GA 30705.

The Debtors will receive approximately \$249,000 from the sale of the house and currently owe \$97,657.02 on the mortgage.

The Motion was set for a hearing and held on September 2, 2020. Debtors' counsel was present and no objection was announced. It is hereby

**ORDERED** that the sale of the above listed property for approximately \$249,000.00 is approved. It is further

**ORDERED** that all funds payable to the Debtors in excess of their exemption shall be remitted to the Trustee for payment of 100% of all claims except that of the mortgage company.

[END OF DOCUMENT]

Prepared and Presented by:

/s/  
Dan Saeger  
Attorney for Debtor  
Georgia Bar No. 680628  
SAEGER & ASSOCIATES, LLC  
706 S Thornton Ave. Ste D  
Dalton, GA 30720  
706-529-5566  
dan@whitfieldcountylaw.com

No Opposition:

/s/ *with express permission*  
K. Edward Safir, Staff Attorney for Mary Ida Townsend  
Chapter 13 Trustee  
Georgia Bar No. 622149  
285 Peachtree Center Ave  
Suite 1600  
Atlanta, GA 30303

**DISTRIBUTION LIST**

All parties on the mailing Matrix.

In re:  
Kristopher Oneal Calhoun  
Jessica Leigh Calhoun  
Debtors

Case No. 16-42570-pwb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 113E-6

User: mks  
Form ID: pdf649

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Total Noticed: 36

Date Rcvd: Sep 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2020.

db/jtdb Kristopher Oneal Calhoun, Jessica Leigh Calhoun, 204 Bailie Ln,  
Chatsworth, GA 30705-7354  
aty +Vanessa A. Leo, Shapiro Pendergast & Hasty, LLP, 211 Perimeter Center Parkway NE,  
Suite 300, Atlanta, GA 30346-1305  
ust +Nancy J. Gargula, Office of the US Trustee, 362 Richard Russell Bldg.,  
75 Ted Turner Drive SW, Atlanta, GA 30303-3330  
cr +Crockett Rentals, LLC, 384 Walnut Hill Road, Bells, TN 38006-4128  
20273164 Account Services LLC, 5959 Shallowford Rd Ste 427, Chattanooga, TN 37421-2288  
20273167 CHLD/CBNA Childrens Place, PO Box 6497, Sioux Falls, SD 57117-6497  
20273168 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
20273170 +Crockett Rentals, P.O. Box 579, Bells, TN 38006-0579  
20387706 First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430,  
San Diego, CA 92150-3430  
20273172 L. Richard Spouse, MD, 979 E 3rd St # C320, Chattanooga, TN 37403-2136  
20273173 Loan Depot, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808  
21161336 +Loan Depot, LLC, 26642 Towne Center Drive, Foothill Ranch, CA 92610-2808  
20273174 Orange Lake Capital Management, 8505 W Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217  
20273176 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
20566300 +loanDepot.com, LLC, 425 Phillips Blvd., Ewing, NJ 08618-1430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion21.at.ecf@usdoj.gov Sep 10 2020 23:03:42  
Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW,  
Atlanta, GA 30303-3315  
cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 10 2020 23:00:50  
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
20296585 E-mail/Text: ally@ebn.phinsolutions.com Sep 10 2020 23:02:39 Ally Financial,  
PO Box 130424, Roseville MN 55113-0004  
20273165 E-mail/Text: ally@ebn.phinsolutions.com Sep 10 2020 23:02:39 Ally Financial,  
PO Box 380901, Minneapolis, MN 55438-0901  
20273166 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 10 2020 22:59:54 Capital One Bank,  
PO Box 30281, Salt Lake City, UT 84130-0281  
20448018 +E-mail/Text: bankruptcy@cavps.com Sep 10 2020 23:04:23 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
20273169 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2020 23:03:40 Comenity Bank/Maurices,  
PO Box 182789, Columbus, OH 43218-2789  
21621005 E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Sep 10 2020 23:04:19 JEFFERSON CAPITAL SYSTEMS LLC,  
PO Box 7999, St Cloud MN 56302  
20273171 E-mail/Text: PBNCNotifications@peritussservices.com Sep 10 2020 23:02:53  
Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115  
20523122 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 10 2020 23:00:58  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
20492830 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 10 2020 23:03:58 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
20544360 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 10 2020 23:00:04  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
22201114 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 10 2020 23:01:51  
PRA Receivables Management, LLC as agent of, Portfolio Recovery Associates, LLC,  
PO Box 41067, Norfolk, VA 23541-1067  
20393219 E-mail/Text: bnc-quantum@quantum3group.com Sep 10 2020 23:03:50  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
20273175 E-mail/Text: elevate@ebn.phinsolutions.com Sep 10 2020 23:05:00 Rise,  
4150 International Plz Ste 300, Fort Worth, TX 76109-4819  
20273178 E-mail/PDF: geccsedi@recoverycorp.com Sep 10 2020 22:59:48 SYNCB Toro Consumer,  
PO Box 965036, Orlando, FL 32896-5036  
20273177 E-mail/PDF: geccsedi@recoverycorp.com Sep 10 2020 23:01:34 Syncb Golfsmith, PO Box 965036,  
Orlando, FL 32896-5036  
20273179 E-mail/PDF: geccsedi@recoverycorp.com Sep 10 2020 23:01:34 Syncb/American Eagle,  
PO Box 965028, Orlando, FL 32896-5028  
20273180 E-mail/PDF: geccsedi@recoverycorp.com Sep 10 2020 23:00:36 Syncb/Belk, PO Box 965028,  
Orlando, FL 32896-5028  
20273181 E-mail/PDF: geccsedi@recoverycorp.com Sep 10 2020 23:01:34 Syncb/Old Navy, PO Box 965005,  
Orlando, FL 32896-5005  
20273182 E-mail/PDF: geccsedi@recoverycorp.com Sep 10 2020 23:00:38 Syncb/WalMart, PO Box 965024,  
Orlando, FL 32896-5024

TOTAL: 21

District/off: 113E-6

User: mks  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430,  
San Diego, CA 92150-3430  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO Box 7999,  
St Cloud, MN 56302-9617)  
20314023\* Ally Financial, PO Box 130424, Roseville MN 55113-0004

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2020 at the address(es) listed below:

Bouavone Amphone on behalf of Creditor LoanDepot.com, LLC bamphone@alaw.net  
Cory Patrick Sims on behalf of Creditor LoanDepot.com, LLC csims@alaw.net, anhsalaw@infoex.com  
Dan Saeger on behalf of Joint Debtor Jessica Leigh Calhoun dan@whitfieldcountylaw.com  
Dan Saeger on behalf of Debtor Kristopher Oneal Calhoun dan@whitfieldcountylaw.com  
Daniel R. Saeger on behalf of Joint Debtor Jessica Leigh Calhoun thegeorgiafirm@gmail.com;dan@whitfieldcountylaw.com  
Daniel R. Saeger on behalf of Debtor Kristopher Oneal Calhoun thegeorgiafirm@gmail.com;dan@whitfieldcountylaw.com  
Emmett L. Goodman, Jr. on behalf of Creditor Crockett Rentals, LLC bkydept@goodmanlaw.org, dwilder@goodmanlaw.org  
James E. Albertelli on behalf of Creditor LoanDepot.com, LLC BKGA@albertellilaw.com  
Mary Ida Townson courtdailysummary@atlch13tt.com  
Robert Scott Rickman on behalf of Debtor Kristopher Oneal Calhoun rob@thegeorgiafirm.com, thegeorgiafirm@gmail.com;robrickman@gmail.com  
Robert Scott Rickman on behalf of Joint Debtor Jessica Leigh Calhoun rob@thegeorgiafirm.com, thegeorgiafirm@gmail.com;robrickman@gmail.com  
Susan B. Shaw on behalf of Creditor LoanDepot.com, LLC BKGA@albertellilaw.com

TOTAL: 12